

In re:  
Camille Fowler  
Debtor

Case No. 19-15560-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 22, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2024:

Recip ID	Recipient Name and Address
db	+ Camille Fowler, 6022 Locust Street, Philadelphia, PA 19139-3732
14641630	+ Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14831450	+ FREEDOM MORTGAGE CORPORATION, C/O Mark A. Cronin, Esquire, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14384880	+ FedLoan Servicing, Attention: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
14641872	+ Freedom Mortgage Corporation, c/o Andrew Spivack, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14384886	#+ John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 23 2024 00:08:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 23 2024 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14384894	Email/Text: megan.harper@phila.gov	Jul 23 2024 00:08:00	WATER REVENUE BUREAU, City of Philadelphia Law Dept, 1515 Arch Street, 15th flr, Philadelphia, PA 19102
14438326	Email/Text: megan.harper@phila.gov	Jul 23 2024 00:08:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14478054	Email/Text: megan.harper@phila.gov	Jul 23 2024 00:08:00	City of Philadelphia Water Revenue Bureau, c/o Joshua Domer, Esquire, Municipal Service Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, Pa 19102-1595
14384877	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 23 2024 00:18:02	Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14420192	+ Email/Text: bankruptcy@cavps.com	Jul 23 2024 00:08:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14384878	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jul 23 2024 00:08:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2609
14384879	+ Email/PDF: creditonebknofications@resurgent.com	Jul 23 2024 00:07:09	Credit One Bank Na, PO Box 98873, Las Vegas, NV 89193-8873
14421723	Email/Text: cashiering-administrationservices@flagstar.com		

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Jul 22, 2024

Form ID: 138OBJ

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		Jul 23 2024 00:08:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
14384883	^ MEBN		
		Jul 22 2024 23:58:36	FLAGSTAR BANK, FSB, PO Box 619063, Dallas, TX 75261-9063
14384881	+ Email/Text: bnc-bluestem@quantum3group.com		
		Jul 23 2024 00:08:00	Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
14384882	+ Email/Text: cashiering-administrationservices@flagstar.com		
		Jul 23 2024 00:08:00	Flagstar Bank, Bankruptcy Department 3B-144, 5151 Corporate Dr, Troy, MI 48098-2639
14641631	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Jul 23 2024 00:07:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14384884	+ Email/Text: bankruptcy@sccompanies.com		
		Jul 23 2024 00:08:00	Ginnys/Swiss Colony Inc, 1112 7th Ave, Monroe, WI 53566-1364
14384885	+ Email/Text: bkynotice@harvardcollect.com		
		Jul 23 2024 00:08:00	Harvard Collection, Attn: Bankruptcy, 4839 N Elston Ave, Chicago, IL 60630-2589
14384887	^ MEBN		
		Jul 22 2024 23:58:31	KML Law Group, PC, 701 Market Street, Philadelphia, PA 19106-1538
14390904	Email/PDF: resurgentbknotifications@resurgent.com		
		Jul 23 2024 00:17:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14418231	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jul 23 2024 00:08:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14384888	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Jul 23 2024 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Department, PO Box 280946, Harrisburg, PA 17128-0946, ATTN: Michael Martin, Chief
14393537	^ MEBN		
		Jul 22 2024 23:58:33	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
14391332	^ MEBN		
		Jul 22 2024 23:58:32	Pingora Loan Servicing, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14384889	+ Email/Text: BKelectronicnotices@cenlar.com		
		Jul 23 2024 00:07:00	Pingora c/o Cenlar FSB, Po Box 77404, Ewing, NJ 08628-6404
14426344	+ Email/Text: bncmail@w-legal.com		
		Jul 23 2024 00:08:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14384890	+ Email/Text: bankruptcy@sccompanies.com		
		Jul 23 2024 00:08:00	Seventh Avenue, Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
14384891	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Jul 23 2024 00:07:04	Syncl/Lord & Taylor, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14384892	+ Email/Text: bncmail@w-legal.com		
		Jul 23 2024 00:08:00	Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
14477620	+ Email/Text: megan.harper@phila.gov		
		Jul 23 2024 00:08:00	The City of Philadelphia, c/o Joshua Domer, Esq., City of Philadelphia Law Department, Municipal Services Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1617
14384893	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com		
		Jul 23 2024 00:07:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
14384895	+ Email/Text: megan.harper@phila.gov		
		Jul 23 2024 00:08:00	Water Revenue Bureau, 1401 JFK Blvd, 5th Floor, Philadelphia, PA 19102-1663
14384896	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Jul 23 2024 00:17:18	Wells Fargo Bank, PO Box 10438, MACF8235-02F, Des Moines, IA 50306-0438
14412620	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Jul 23 2024 00:17:46	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
14414907	Email/PDF: ais.wellsfargo.ebn@aisinfo.com		

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Jul 22, 2024

Form ID: 138OBJ

Total Noticed: 40

Jul 23 2024 00:17:46

Wells Fargo Bank, N.A., Wells Fargo Card  
Services, PO Box 10438, MAC F8235-02F, Des  
Moines, IA 50306-0438

14384897 + Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Jul 23 2024 00:06:28

Wells Fargo Dealer Services, Attn: Bankruptcy,  
PO Box 19657, Irvine, CA 92623-9657

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14579028		Freedom Mortgage Corporation, c/o Andrew Spivack, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbecf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmlawgroup.com
JOHN L. MCCLAIN	on behalf of Debtor Camille Fowler aaamccain@aol.com edpabankcourt@aol.com;JLMcClain@jubilee bk.net
KEVIN G. MCDONALD	on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmlawgroup.com
MARIO J. HANYON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
MATTHEW K. FISSEL	on behalf of Creditor Freedom Mortgage Corp. wbecf@brockandscott.com matthew.fissel@brockandscott.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
United States Trustee	

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Jul 22, 2024

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USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Camille Fowler	)	Case No. 19-15560-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: July 22, 2024

For The Court

Timothy B. McGrath  
Clerk of Court